

**II. REMARKS**

It is believed that no new matter has been added.

In response to the Notice of Allowance mailed 12/29/2009, please enter the above-provided amendment pursuant to Rule 132. The Amendment is needed to tidy up the claims, and it is therefore believed that no additional search or examination is required. The claims are believed to be patentable for the same reasons as per the Interview Summary for the interview of November 16, 2009, confirmed hereby. The amendment was not presented earlier because the foregoing was not noticed until a final proofreading prior to payment of the issue fee.

It is noted that the Notice of Allowance contains a typographical error as to the title in that "INBONC" should be "INBOUND" and should read "SYSTEM FOR TRANSFERRING AN INBOUND COMMUNICATION TO ONE OF A PLURALITY OF CREDIT COUNSELING AGENCIES."

With respect to the present application, the Applicant hereby rescinds any disclaimer of claim scope made in the parent application or any predecessor or related application. The Examiner is advised that any previous disclaimer, if any, and the prior art that it was made to avoid, may need to be revisited. Nor should a disclaimer, if any, in the present application be read back into any predecessor or related application.

### III. CONCLUSION

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824.

Respectfully submitted,



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